

## ABSTRACT OF THE DISCLOSURE

A method for making a promotional offer by a seller to a customer as the customer visits a Point-of-Sale (POS) or retail outlet. First, the customer is identified as being present in the outlet. A promotional offer is selected from an offer inventory and presented to the customer in real-time while the customer is present in the POS outlet. The promotional offer is selected as a function of an offer cost and an anticipated return on investment (ROI) of the offer. Subsequent purchase activities of the customer are tracked to re-evaluate anticipated ROI for the offer, to adjust offer inventories and to correlate the effectiveness of the promotional offer with other customer-directed marketing activities.